

In re:  
Rafael Guarionex Campos  
Debtor

Case No. 19-14071-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Aug 19, 2024

Form ID: pdf900

Total Noticed: 7

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2024:**

Recip ID	Recipient Name and Address
db	#+ Rafael Guarionex Campos, 1137 E Congress St, Allentown, PA 18109-3303

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Aug 19 2024 23:57:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 19 2024 23:57:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/Text: bnc-thebureaus@quantum3group.com	Aug 19 2024 23:57:00	BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, LLC, PO Box 788, Kirkland, WA 98083-0788
cr	Email/Text: ebnnotifications@creditacceptance.com	Aug 19 2024 23:57:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Ste. 300, Southfield, MI 48034
cr	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 19 2024 23:57:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield, MI 48034-8331
cr	^ MEBN	Aug 19 2024 23:53:13	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 6

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2024 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Rafael Guariomex Campos claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
CHARLES LAPUTKA	on behalf of Plaintiff Rafael Guariomex Campos claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mortoncraigecef@gmail.com;alapinski@egalawfirm.com
WILLIAM EDWARD CRAIG	on behalf of Creditor Credit Acceptance wcraig@egalawfirm.com mortoncraigecef@gmail.com;alapinski@egalawfirm.com
TOTAL: 9	

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Rafael Guariomex Campos**

**No: 19-14071**

**Debtor**

**CHAPTER 13**

**ORDER**

Upon consideration of the Motion to Sell Real Property filed by the Debtor, upon notice to all interested parties, upon the filing, and any response thereto, and after a hearing before the Court and for good cause shown, it is hereby;

**ORDERED**, that Debtor is granted permission to sell his real property located at 1137 E. Congress Street, Allentown, Lehigh County, Pennsylvania, 18109 (“Property”), for the sale price of \$300,000.00, pursuant terms of a certain real estate agreement of sale dated as of May 8, 2024, to the buyers thereunder, Vinicio Antonio Rosario Munoz (“Buyer”), who has represented he is purchasing the Property at arms-length.

The proceeds of the sale, including any funds held as a deposit made by or on behalf of the Buyer, shall be distributed in the following manner:

1. Ordinary and reasonable settlement costs, including, but not limited to those related to notary services, deed preparation, disbursements, express shipping, surveys, municipal certifications, or any other such routine matters
2. Liens paid at closing to satisfy secured claim of:
  - a. PNC Bank, National Association, First position Mortgage (Approximately \$170,052.89 balance) (Actual balance to be determined prior to closing) (PNC Bank will be paid in full at the time of closing.
  - b. Pursuant to the July 9, 2020, Order of this Court the U.S. Department of Housing and Urban Development does not have a secured lien and will received \$0.00 at the time of closing.

3. Real estate taxes, sewer, trash and/or other such items as determined necessary to pass insurable title
4. Property repairs, if any
5. Real estate commissions/Broker fee is \$2,500.00.
6. Any small (less than \$300) allowances agreed to be made to Buyer to settle any unforeseen dispute arising at settlement

After paying all liens in full, all costs of sale and the items disclosed above, the title clerk shall pay the amount of \$3,210.00 to the Chapter 13 Trustee Scott Waterman and the remaining balance of the sales proceeds to the Debtor.

The title clerk shall fax a copy of the disbursement check and HUD-1 or Settlement Sheet to the trustee.

**BY THE COURT**



**Date: August 19, 2024**

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**PATRICIA M. MAYER  
U.S. BANKRUPTCY JUDGE**